At any payment period after five years from date hereof, the party of the first part shall have the privilage of paying on the principal of the debt hereby secured, the sum of Twenty-five Dollars, or any muitiple thereof, or the entitle amount then due, Such additional payments if any, shall not reduce thereafter the periodical payments herein contracted to be made, but shall operate to discharge this debt at an earlier date, by reducing the percentage applicable to interest and increasing the percentage applicable to principal.

And it is agreed that until default be made in the premises, the said party of the first part shall possess the aforesaid property upon paying in the meantime all taxes, liens, judgments and assessments, public debts and charges of every kind, levied, assessed, or to be levied or assessed on said hereby mortgaged property, which taxes, liens, judgments or assessments, public dues, charges, mortgage debt and interest, the said party of the first part individually, and on behalf of heirs, personal representatives and assigns, does hereby duly covenant to pay when legally demandable. But if any of the payments in the above described note as herein provided to be made, be not paid when due, or if the party of the first part shall permit any taxes, liens, judments or assessments on said land to become delinquent, or fail to keep the buildings insured as herein provided, or apply the proceeds of this loan to substantially different purposes from those for which it was obtained, or shall by neglet permit any unreasonable depreciation in value of said premises or the buildings thereon, or do, or permit to be done, any act in rest pect to said lands which will reduce or impair the value of the said lands as sacurity for the loan hereby made, or make default in any of the conditions or covenants of this Mortgage, then the whole debt hereby secured shall (at the option of the said Bank) become immediately due and demandable; and it shall be lawful for the said Bank, its successors and assigns, or its duly appointed Attorney or Agent, at any time after such default, to sell the property here by mortgaged, or so much thereof as may be necessary, to satisfy and pay said debt, interest and all costs incurred in making such sale, and to grant and convey the said property to the purchaser or purchasers thereof, his, her or their heirs or assigns, which sale shall be in the manner following, viz; upon giving twenty days notice of the time, place, manner and terms of sale, in some newspaper printed in the County wherein said lands or a part thereof are suthated, and such other notice as by the mortgagee, its successors or assigns, may be demed expedient; and in the event of a sale of said property, under the powers hereby granted, the proceeds arising from such sales to apply; first.to the payment of all expenses incudent to such sale. including a fee of Twenty-five Dollars and a commission to the party making sale of said property.of 5% on the amount of sale; secondly, to the payment of all claims of the said mortgage, its successors and assign under this mortgage, whether the same shall have matured or not; and the surplus (if any there be) shall be paid to the said party of the first part or the person+ al representatives or assigns of said party of the first part or to whomever may be entitled to the same; and if any any time after the execution, delivery and recordation of this mortgage the Bank shall be impaceaded or make a party to any suit or legal proceedings of any kind what soever, to subject the land hereby conveyed to the payment of liens or charges of any kind thereon, and in such proceedings it becomes necessary in the discretion of the Bank to retain and employ an attorney for the proper representation and protection of its interests, the said Bank shall be entitled to recover of the mortgagor the attorney's fee and commission hereinablve provided for, fixed and allowed in cases of foreclosure by the Bank, which said attorneys fee and commissions shall attach and become immediately due upon the institution of such proceedings and retention and employment of an attorney by the Bank, and in either cash shall become a part of the debt and demand secured to be paud by this mortgage and fully covered and protected by the lien thereby created.

And the party of the fist part individually and on behalf of heirs, personal representatived and assigns, does hereby covenant and agree that immediately upon the first insertion of the